Registration form Name(s): Street or P O Box Apt # City State Zip Day Phone Other

F-mail address

Please register me for the **Taking Control of Your Money**

series October 20 & 27, 2009 at the Caldwell Public Library, 1010 Dearborn in Caldwell 7:00 to 9:30 pm

Deadline to register October 13

Enclosed is my check for \$10.00 for individual or \$15.00 couple with one set of materials, payable to Bursar, University of Idaho, and mail to 5880 Glenwood St., Boise, Idaho 83714 Scholarships available call 377-2107

Persons with disabilities who require alternative means for communication or program information or reasonable accommodations need to contact MM Draper ten days before the class at 5880 Glenwood St., Boise, ID, 208-377-2107, mmdraper@uidaho.edu.

To enrich education through diversity the University of Idaho is an equal opportunity/affirmative action employer and educational institution.

University of Idaho, U.S. Department of Agriculture, and Ada County cooperating.

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Take Control of **Your Money**



October 20 & 27, 2009 Caldwell Public Library 1010 Dearborn Street

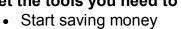
For more information call 377-2107 or

http://extension.ag.uidaho.edu/ada

University of Idaho

TAKE CONTROL OF YOUR MONEY

Get the tools you need to



- Pay down your debtManage your credit
- Improve your finances
- Protect yourself from identity thieves

Instructors for classes:

Marsha Lockard
Beverly Healy
UI Extension Educators

Co-sponsors:

Canyon/Owyhee Financial
Literacy Coalition
Caldwell Public Library
Community Volunteers
Howdy Neighbor
Idaho End-of-Life Coalition
Internal Revenue Service
Preferred Retirement Options
SW Idaho Area Agency on Aging
Western Idaho Community
Action Partnerships

Taking Control: Budgeting, Credit, Debt and Guarding Against Identity Theft

October 20, 7:00 - 9:30 pm

Take Control of Your Finances

The first step towards making ends meet is knowing where every dollar comes from and where it goes. You'll learn how to:

- Set financial goals
- Track expenses
- Develop a workable spending plan
- · Save for emergencies
- Reduce expenses and increase income

Take Control of Credit

If you have trouble making sense of credit and debt, you're not alone. Find out how to:

- Select and use credit
- Read your credit report
- Understand your credit score
- · Build and repair your credit history

October 27, 7:00 - 9:30 pm

Take Control of Debt

The average household has \$8,000 in revolving debt, and personal bankruptcies are on the rise. Learn:

- Debt control steps
- Debt repayment methods
- How to set debt reduction goals

Guard Against Identity Theft

It's the fastest growing crime, but you can learn how to protect yourself against it. Discover:

- How identity theft occurs
- How thieves use your personal information
- Which steps to take if your identity is stolen

